

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David P. Bombardier
Jodi L. Bombardier
Debtors

Case No. 13-06465-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 33

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db/jdb	+David P. Bombardier, Jodi L. Bombardier, 322 South Progress Avenue, Harrisburg, PA 17109-5722
aty	+Andrew Ryan Garcia, Bank of America, 16001 North Dallas Pkwy, Addison, TX 75001-3311
4423945	+ACCOUNTS RECOVERY BUREAU, PO BOX 6768, READING, PA 19610-0768
4423946	ADVANCE RECOVERY SYSTEMS, 901 E. 8TH AVENUE, STE 206, KING OF PRUSSIA, PA 19406-1354
4423947	+ASSOCIATES CARDIOLOGISTS PC, 1000 N. FRONT STREETS, LEMOYNE, PA 17043-1034
4423950	+BUREAU OF ACCOUNT MANAGEMENT, 3607 ROSEMONT AVE, STE 502, CAMP HILL, PA 17011-6943
4423954	+CASCADE CAPITAL, LLC, C/O PRESSLER & PRESSLER LLP, 7 ENTIN ROAD, PARSISSPAN, NJ 07054-5020
4423958	+JA CAMBECE LAW OFFICE, 200 CUMMINGS CENTER, STE 173D, BEVERLY, MA 01915-6190
4423959	+JP HARRIS ASSOCIATES, PO BOX 226, MECHANICSBURG, PA 17055-0226
4430896	+Joshua I Goldman Esquire, KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
4423962	+MCCLURE LAW OFFICE, PO BOX 64, MOUNTVILLE, PA 17554-0064
4423963	+MCGUIGAN LAW OFFICE LLC, 311 VETERANS HIGHWAY, STE 100A, LEVITTOWN, PA 19056-1422
4423964	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: NATIONSTAR MORTGAGE, Po Box 619096, Dallas, TX 75261-9741)
4423965	PROVIDIAN NATIONAL BANK, C/O COMMONWEALTH FINANCIAL, PO BOX 1022, WIXOM, MI 48393-1022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr	+EDI: BANKAMER.COM Jun 06 2018 23:13:00 BANK OF AMERICA, N.A., BUILDING C, 2380 PERFORMANCE DR, RICHARDSON, TX 75082-4333
cr	+EDI: BANKAMER.COM Jun 06 2018 23:13:00 Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
cr	+EDI: BANKAMER.COM Jun 06 2018 23:13:00 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
4423948	+EDI: BANKAMER.COM Jun 06 2018 23:13:00 BAC HOME LOANS, 4161 PIEDMONT PKWY, GREENSBORO, NC 27410-8110
4485270	+EDI: BANKAMER.COM Jun 06 2018 23:13:00 BANK OF AMERICA, N.A., ATTN: BANKRUPTCY DEPT., MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
4423949	+E-mail/Text: banko@berkscredit.com Jun 06 2018 19:32:27 BERKS CREDIT & COLLECTION, PO BOX 329, TEMPLE, PA 19560-0329
4423951	EDI: RESURGENT.COM Jun 06 2018 23:13:00 CACH, LLC, 4340 S. MONACO STREET, SECOND FLOOR, DENVER, CO 80237-3485
4423952	EDI: CAPITALONE.COM Jun 06 2018 23:13:00 CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4423953	EDI: RMSC.COM Jun 06 2018 23:13:00 CARE CREDIT/GEMB, PO BOX 965036, ORLANDO, FL 32896-5036
4423955	+EDI: CCS.COM Jun 06 2018 23:13:00 CREDIT COLLECTION SERVICES, TWO WELLS AVENUE, NEWTON CENTER, MA 02459-3246
4475354	EDI: CAPITALONE.COM Jun 06 2018 23:13:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4423956	+EDI: HFC.COM Jun 06 2018 23:13:00 HSBC BEST BUY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
4423957	+EDI: HFC.COM Jun 06 2018 23:13:00 HSBC OFFICE MAX, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
4444385	EDI: JEFFERSONCAP.COM Jun 06 2018 23:13:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4423960	+E-mail/Text: csdlclientservices@cboflanc.com Jun 06 2018 19:33:07 LANCASTER COLLECTIONS, 218 W. ORANGE STREET, LANCASTER, PA 17603-3746
4423961	EDI: RMSC.COM Jun 06 2018 23:13:00 LOWES, PO BOX 965005, ORLANDO, FL 32896-0001
4480624	EDI: PRA.COM Jun 06 2018 23:13:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4427013	E-mail/Text: ebn@vativrecovery.com Jun 06 2018 19:32:27 Palisades Acquisition IX LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL, PO Box 40728, Houston, TX 77240-0728
4455251	EDI: Q3G.COM Jun 06 2018 23:14:00 Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
	TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*	+Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
cr*	+Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
cr*	+Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
cr*	+Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
4487663*	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, LLC, Po Box 619096, Dallas, TX 75261-9741)
	TOTALS: 0, * 5, ## 0

District/off: 0314-1

User: AGarner
Form ID: 3180W

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Jerome B Blank on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS
SUCCESSION INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS
REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-I pamb@fedphe.com
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Steven P. Miner on behalf of Debtor 2 Jodi L. Bombardier sminer@daleyzucker.com,
aewing@daleyzucker.com
Steven P. Miner on behalf of Debtor 1 David P. Bombardier sminer@daleyzucker.com,
aewing@daleyzucker.com
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **David P. Bombardier**
First Name Middle Name Last Name
Debtor 2 **Jodi L. Bombardier**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-06465-RNO**

Social Security number or ITIN **xxx-xx-2244**

EIN **-----**

Social Security number or ITIN **xxx-xx-3170**

EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David P. Bombardier

Jodi L. Bombardier
aka Jodi L. Clark, dba The Design Factory

**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.